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PATENT APPLICATION  
USSN 10/634,635

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Thomas D. Reyes  
Serial No.: 10/634,635  
Filing Date: August 5, 2003  
Confirmation No. 7200  
Group Art Unit: 3692  
Examiner: Oyebisi, Ojo O.  
Title: *Method and System for Effecting Payment by Checks  
Through the Use of Image Replacement Documents*

**Mail Stop: AF**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**Response Pursuant to 37 C.F.R. §1.116**

In response to the Final Office Action dated January 29, 2008, Applicant respectfully requests the Examiner to reconsider the rejections of the claims in view of the following amendments and remarks. Please amend the Application as follows.